Borrower Affidavit of No Damage

Borrower:

Lender:

Loan Number:

Property Address:

A federal major disaster declaration has been issued for the state of West Virginia due to severe storms and flooding.

By signing the affidavit below, you are certifying that the Property being secured by this mortgage has not sustained any damage from this disaster. By signing, you further agree to indemnify and hold Lender harmless and waive any and all claims which you might have against Lender and/or its successors or assigns regarding this situation. You also represent that you understand that under the Deed of Trust, you are responsible to maintain the Property, irrespective of whether the damage is covered by insurance.

In the event you submit a homeowner's insurance claim for damage suffered as a result of this disaster, Lender reserves the right to withhold its signature on any insurance claim check and/or pursue civil remedies, due to your possible misrepresentation on this document.

IN SIGNING THIS AFFIDAVIT, YOU ACKNOWLEDGE AND REPRESENT THAT YOU have read the foregoing, understand it and sign it voluntarily as your own free act and deed; no oral representations, statements, or inducements, apart from the foregoing written agreement, have been made; you are at least eighteen (18) years of age and fully competent to execute this document; and that you understand that by executing this hold harmless, full, adequate, and complete consideration has been provided to you in the form of Lender closing and funding your loan, which Lender would be unwilling to close the loan without these assurances.

Signed on _____, 2026

_____ _____

Borrower Borrower